

THIS INSTRUMENT PREPARED BY:  
Butler & Hosch, P.A.  
13800 Montfort Dr Suite 300  
Dallas, Texas 75240  
NAME: Sean Leeman

**SPECIAL WARRANTY DEED**

**THIS INDENTURE** made this 24th day of November, 2014, by and between **WESTSTAR MORTGAGE, INC.**, a corporation existing under the laws of the State of PA hereinafter called Grantor, and **SECRETARY OF VETERANS AFFAIRS**, an Officer of the United States of America, successors and assigns, hereinafter called Grantee, c/o Department of Veterans Affairs, VA Regional Loan Center, 9500 Bay Pines Blvd., St. Petersburg, FL 33708.

**WITNESSETH**, that the said Grantor, for and in consideration of the sum of Ten Dollars (\$10.00) in hand paid by Grantee and other valuable considerations, receipt whereof is acknowledged, hereby grants, bargains and sells to the said Grantee, forever, the following described lands in the County Bay, State of Florida, to-wit:

**LOT 35 OF WOODRUN, ACCORDING TO THE PLAT  
THEREOF AS RECORDED IN PLAT BOOK 17, PAGE(S)  
28, OF THE PUBLIC RECORDS OF BAY COUNTY,  
FLORIDA.**

**TO HAVE AND TO HOLD** the above-described property, with appurtenances, unto the Grantee, his successors and assigns forever.

**AND SAID GRANTOR** does hereby specifically warrant the title to said lands and will defend the same against the lawful claims of any person whomsoever claiming by, through or under the said Grantor.

(Continued)

IN WITNESS WHEREOF, the undersigned corporation has caused these presents to be signed in its name by its undersigned officers, and its seal affixed this 24<sup>th</sup> day of November, 2014.

(Corporate Seal)  
Signed, sealed and delivered  
in the presence of:

Zachary J. Boyd  
Signature  
Zachary J. Boyd  
PRINTED NAME OF WITNESS

WESTSTAR MORTGAGE, INC.,

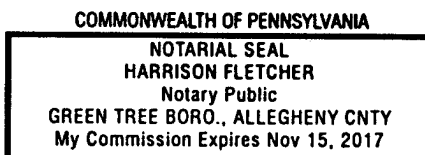
By: Stacey Deutsch  
Stacey Deutsch  
A.V.P.  
1235 N Dutton Avenue  
Suite E  
Santa Rosa, CA 95401

Aaron Allog  
Signature  
Aaron Allog  
PRINTED NAME OF WITNESS

STATE OF Pennsylvania  
COUNTY OF Allegheny

The foregoing instrument was acknowledged before me this 24 day of November, 2014, by Stacey Deutsch (name), as A.V.P. (title) of **WESTSTAR MORTGAGE, INC.**, who is personally known to me or has provided a Drivers License as identification.

Harrison Fletcher  
Notary Public  
Harrison Fletcher  
PRINTED NAME OF NOTARY  
My Commission Expires: 11/15/17  
Notary Seal



### **UNANIMOUS WRITTEN CONSENT OF BOARD OF DIRECTORS**

The undersigned, constituting all members of the Board of Directors of WestStar Mortgage, Inc., a corporation duly organized and existing under the laws of the Commonwealth of Virginia, duly licensed and qualified to do business within the Commonwealth of Virginia, do hereby consent to the following corporate action which shall, pursuant to the Code of Virginia, have the same force and effect as unanimous action taken at a duly noticed and called meeting of the Board of Directors called on June 3, 2014.

**WHEREAS**, WestStar Mortgage, Inc. ("WestStar") desires to adopt a corporate resolution appointing certain individuals at its sub-servicer, Provident Funding Associates, L.P., to act on WestStar's agent purpose of servicing loan in accordance with applicable servicing requirement

It is therefore **RESOLVED** that the attached corporate resolution is adopted;

**FURTHER RESOLVED** that the presence or absence of the seal of this Corporation shall not affect the validity or binding effect upon this Corporation of any signature affixed in accordance with the foregoing resolutions;

This unanimous consent may be executed in one or more counterparts, all of which taken together shall constitute the same consent and when signed by all of the directors of this corporation, may be certified as having been unanimously adopted by the Board of Directors of this corporation on the date first mentioned above. This unanimous consent shall be delivered to the Secretary of this corporation who shall include this consent in the minutes of the corporation and file it with the corporation's corporate records.

**- Signatures to Follow -**

**- Remainder of Page Intentionally Blank -**

Date: 6.3.2014

Kathleen M. Zimpel (sign)  
Kathleen M. Zimpel, President

COMMONWEALTH OF VIRGINIA )  
COUNTY OF Prince William ) ss:

I, Nora M. Hellem, a notary public in and for said Commonwealth and City, do hereby certify that Kathleen M. Zimpel, whose name is signed to the writing above, has this day acknowledged the same before me.

WITNESS my hand and seal this 3rd day of June, 2014.



Nora M. Hellem  
NOTARY PUBLIC  
Commonwealth of Virginia  
Reg. #163450  
My Commission Expires  
December 31, 2017

Nora M. Hellem  
Notary Public  
My Commission expires: 12.31.2017  
My Registration number: 163450

Date: 6.3.2014

Walter F. Jones (sign)  
Walter F. Jones, CEO

COMMONWEALTH OF VIRGINIA )  
COUNTY OF Prince William ) ss:

I, Nora M. Hellem, a notary public in and for said Commonwealth and City, do hereby certify that Walter F. Jones, whose name is signed to the writing above, has this day acknowledged the same before me.

WITNESS my hand and seal this 3rd day of June, 2014.



Nora M. Hellem  
NOTARY PUBLIC  
Commonwealth of Virginia  
Reg. #163450  
My Commission Expires  
December 31, 2017

Nora M. Hellem  
Notary Public  
My Commission expires: 12.31.2017  
My Registration number: 163450

Corporate Resolution  
May 27, 2014

**WestStar Mortgage, Inc.**, organized and existing under the laws of **Virginia**, (the "Company"), consents to the following as of the date hereof.

APPOINTMENT OF CERTAIN OFFICERS FOR PURPOSES OF  
EXECUTING CERTAIN DOCUMENTS

WHEREAS, the Company desires to execute documents necessary to effectuate the following enumerated transactions in respect to any of the mortgages or deeds of trust (the "Mortgages" and the "Deeds of Trust" respectively) and promissory notes secured thereby (the "Mortgage Notes") for which the Company is the Servicer and for which Provident Funding Associates, L.P. ("Provident Funding"), as Sub-servicer, is performing sub-servicing activities subject to the terms of the Subservicing Agreement (the "Agreement") dated **October 15, 2012**, which may be modified from time to time:

1. The correction and / or re-recording of a Mortgage or Deed of Trust, where said correction or re-recording is for the purpose of correcting the Mortgage or Deed of Trust to conform same to the original intent of the parties thereto or to correct title errors discovered after such title insurance was issued and said modification or re-recording, in either instance, does not adversely affect the lien of the Mortgage or Deed of Trust as insured.
2. The full satisfaction/release of a Mortgage or Deed of Trust or full reconveyances upon payment and discharge of all sums secured thereby including without limitation cancellation of the related Mortgage Note.
3. The full assignment of a Mortgage or Deed of Trust.
4. To receive, endorse, cash or deposit checks or other orders of payment, payable to the order of the Company or any name variations.
5. To complete actions required for loans in bankruptcy or foreclosure.
6. To complete actions required for loans being assumed as part of an investor approved loss mitigation workout.
7. To complete actions required for properties being sold as part of an investor approved loss mitigation workout which may result in a short payoff of the related loan balance.
8. To complete actions required to accept properties under a Deed-in-Lieu transaction as part of an investor approved loss mitigation workout.
9. Other transactions related to the servicing of residential mortgage loans, whether active or inactive, in the ordinary course of business.

WHEREAS the documents requiring execution that may be necessary to effectuate the above mentioned transactions, may include, but are not limited to, the following:

- Substitutions of trustee;
- Deeds of conveyance (including, without limitation, warranty deeds, grant deeds and quitclaim deeds);
- Trust deed reconveyance and mortgage release documents;
- Partial releases;
- Loan modification or assumption related documents and agreements in accordance with investor approved loss mitigation;

- Affidavits (including, without limitation, lost note affidavits, military affidavits, loss mitigation affidavits, affidavits of indebtedness and verified Complaints);
- Powers of attorney (i) concerning any process related to effecting a lien release upon payment of a loan in full, or (ii) used to process any foreclosure, bankruptcy or other related activity concerning a loan in default;
- Bankruptcy Proof of Claim documents and / or Motions for Relief documents;
- HUD-1 settlement statements, including sales of real estate from investor approved loss mitigation;
- Contracts/purchase agreements for sale of real estate, including short payoffs from investor approved loss mitigation;
- All other normal and customary documents related to general mortgage loan servicing and mortgage loan loss mitigation, and the foreclosure and/or sale of real estate.

WHEREAS in light of the large number of such documents, execution of the documents may be best and most efficiently accomplished by appointing various employees of Provident Funding to serve as officers of the Company with special and strictly limited power to execute said documents.

NOW, THEREFORE, BE IT RESOLVED, that the persons named on Exhibit A, attached hereto are hereby appointed as Assistant Vice President ("AVP") of the Company with full power to execute on behalf of the Company, by actual or facsimile signature, all documents stated above or that are necessary to carry out the above stated transactions.

BE IT FURTHER RESOLVED that the Company is informed and aware that the persons named on Exhibit A are employees of Provident Funding and that they may from time to time be named as officers of other companies for purposes similar to those set forth above.

BE IT FURTHER RESOLVED that the foregoing appointments and grants of power and authority as officers of the Company are at the pleasure and convenience of the Company and are revocable upon written notice to Provident Funding or at such time the Agreement has been terminated and is no longer in effect.

BE IT FURTHER RESOLVED that the Company hereby delegates its authority to designate and revoke officers to the Secretary and Vice President of Servicing, which designation and revocation shall be effected by amendments to Exhibit A.

BE IT FURTHER RESOLVED that the foregoing appointments and grants of power and authority shall not be deemed to (i) entitle any of the persons so appointed to receive any compensation or any benefit of any kind whatsoever from the Company, nor (ii) to create any employer-employee relationship between the Company and any such person.

BE IT FURTHER RESOLVED that all resolutions herein stated are additionally approved, ratified, and adopted as clarification and confirmation of any previously executed Corporate Resolution, with the signers noted intended to be appointed Assistant Vice President of the Company are hereby so appointed with all powers herein stated retroactive to **October 15, 2012**.

BE IT FURTHER RESOLVED, the Secretary of the Company is hereby authorized and directed from time to time to certify copies of this consent, the incumbency of the officers appointed pursuant to this consent, and the actual and facsimile signatures of said officers.



Signature

Kathleen M. Zimpel

Name

President

Title

**EXHIBIT A**

Beau Ryan, Assistant Vice President  
Benjamin Ly, Assistant Vice President  
Benson Giang, Assistant Vice President  
Brittney Blackwelder, Assistant Vice President  
Corwin Sanchez, Assistant Vice President  
Cristina Maria Papeck, Assistant Vice President  
David Polage, Assistant Vice President  
Dianne Sunico, Assistant Vice President  
Edith Cepeda, Assistant Vice President  
Ellen Chen, Assistant Vice President  
Fernando Yu, Assistant Vice President  
Harrison Fletcher, Assistant Vice President  
Hiroshi Koga, Assistant Vice President  
Igor Gorenjuk, Assistant Vice President  
Jessica Praniewicz, Assistant Vice President  
Jim Karanfiloglu, Assistant Vice President  
Jodi LaGrano, Assistant Vice President  
Jonathan Scott Mildbrand, Assistant Vice President  
Joseph Tami, Assistant Vice President  
Karen Corkins, Assistant Vice President  
Kimberly Doyel, Assistant Vice President  
Michael Olson, Assistant Vice President  
Nicholas Crandall, Assistant Vice President  
Nicolas Pardo, Assistant Vice President  
Patrik Sobotka, Assistant Vice President  
Paul Rasonsky, Assistant Vice President  
Paulius Staslukonis, Assistant Vice President  
Premal Trivedi, Assistant Vice President  
Richard Graver, Assistant Vice President  
Sae Bin Park, Assistant Vice President  
Sarah Spaid, Assistant Vice President  
Stacey Deutsch, Assistant Vice President  
Stephanie Contreras, Assistant Vice President  
Su Baik, Assistant Vice President  
Susan Duong, Assistant Vice President  
Thomas Farrell, Assistant Vice President  
Wayne Koo, Assistant Vice President  
Wesley Ho, Assistant Vice President  
William Runkle, Assistant Vice President  
Mike Olson, Assistant Vice President